

WHAT IS CLAIMED IS:

1. An integrated computerized investment portfolio management system

comprising:

an investor profile tool operative to inquire as to a user's preferences to determine

at least one of the user's financial needs and goals;

an asset allocation tool to recommend an asset allocation tailored to at least one of
the user's financial needs and goals;

a portfolio construction tool operative to purchase financial assets for inclusion in
a portfolio based at least in part on the recommended asset allocation; and

a portfolio monitoring tool to monitor at least one of a composition of financial
assets within the portfolio and a return generated by the portfolio.

2. The system of claim 1 wherein the investor profile tool presents a
questionnaire to conduct the inquiry.

3. The system of claim 2 wherein the investor profile tool analyzes responses to
the questionnaire to determine at least one of risk tolerance, time horizon, and user experience.

4. The system of claim 1 wherein the asset allocation tool uses responses to the
questionnaire to calculate the recommended asset allocation of financial assets.

5. The system of claim 4 wherein the user generates a portfolio comprising the
recommended financial asset allocation utilizing the portfolio construction tool.

6. The system of claim 1 wherein the portfolio construction tool is operative to
generate the portfolio comprising diversified financial assets.

7. The system of claim 1 wherein the user creates and maintains one or more alerts that are triggered when specified market conditions are present in a financial marketplace.

8. The system of claim 1 wherein the user generates the portfolio comprising asset not recommended by the asset allocation tool.

5 9. The system of claim 1 comprising one or more watch lists consisting of financial assets to be monitored without purchasing the financial assets.

10. The system of claim 1 wherein the user's responses to the questionnaire are stored in a profile.

11. The system of claim 1 wherein the portfolio monitoring tool is operative to monitor the return generated by specific financial assets comprising the portfolio.

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